

Information to identify the case:

Debtor 1	<u>William Martin Jr.</u>	Social Security number or ITIN	xxx-xx-6363
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-23129-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Martin Jr.

12/10/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
William Martin, Jr.
DebtorCase No. 14-23129-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Dec 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2019.

db
13900107 William Martin, Jr., 906 Etna Street, Mc Kees Rocks, PA 15136-3328
13933374 +Alicia D. Martin, 906 Etna St. Lot 5, Mc Kees Rocks, PA 15136-3328
+Borough of McKees Rocks/Sto-Rox SD, c/o Goehring Rutter & Boehm,
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
13900110 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Re: Safeco Insurance, Po Box 5010,
Woodland Hills, CA 91365)
13900113 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216)
13900112 +Cavalry Portfolio Services LLC, assignee c/o Patenadue & Felix, A.P.C., 213 East Main Street,
Carnegie, PA 15106-2701
13900117 +Creditech/Cbalv, McKees Rocks Borough Sewage, Attn:Collections, Po Box 99,
Bangor, PA 18013-0099
13900119 +Enhanced Acq, 3840 E Robinson Ro, Amherst, NY 14228-2001
13900121 +Kress Brothers Builders vs. Martin Jr., 4930 South Pioneer Road, Gibsonia, PA 15044-8409
13900122 +Mag. Dist. No. 05-03-04, Mdj Name: Hon. TSuzanne Re. Blaschak, Re: CV-349-2013,
2060 Saxonburg Blvd., Gibsonia, PA 15044-7953
13900123 McKees Rocks Borough, c/o Berkheimer, PO Box 21450, Lehigh Valley, PA 18002-1450
13964686 +PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433
13900125 PNC Mortgage, Attn: B6-YM07-01-05, PO Box 1820, Dayton, OH 45401-1820
13900126 Progressive, 11629 S. 700 E, Ste 250, Pittsburgh, PA 15205
13907995 +U.S. Department of HUD, c/o Novad Management Consulting, LLC,
2401 N.W. 23rd Street, Suite 1A1, Oklahoma City, OK 73107-2448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 11 2019 03:18:30 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13900108 +EDI: ACCE.COM Dec 11 2019 08:03:00 Asset Acceptance, Re: Childrens Place / Citibank,
Attn: Bankruptcy Dept., Po Box 2036, Warren, MI 48090-2036
13900109 +EDI: HFC.COM Dec 11 2019 08:03:00 Beneficial Consumer Discount Company, 2700 Sanders Road,
Prospect Heights, IL 60070-2701
13900114 +E-mail/Text: bankruptcy@consumerportfolio.com Dec 11 2019 03:18:50 CPS Inc.,
Asset Recovery Dept., PO Box 57071, Irvine, CA 92619-7071
13900111 +E-mail/Text: bankruptcy@cavps.com Dec 11 2019 03:18:57 Calvary Portfolio Services,
Attention: Bankruptcy Department, Ge Money Bank, 500 Summit Lake Dr. Suite 400,
Valhalla, NY 10595-2321
13914860 +E-mail/Text: bankruptcy@cavps.com Dec 11 2019 03:18:57 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13901432 +E-mail/Text: bankruptcy@cavps.com Dec 11 2019 03:18:57 Cavalry SPV II, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13900116 +EDI: CCS.COM Dec 11 2019 08:03:00 Credit Collections Svc, Re: Nationwide Insurance,
Po Box 773, Needham, MA 02494-0918
13900115 +EDI: CCS.COM Dec 11 2019 08:03:00 Credit Collections Svc,
Re: Progressive Insurance Company, Po Box 773, Needham, MA 02494-0918
13900118 +E-mail/Text: kburkley@bernsteinlaw.com Dec 11 2019 03:19:16 Duquesne Light,
Bernstien Law Firm, 411 7th Avenue, Maildrop 7-3, Pittsburgh, PA 15219-1919
13900120 +EDI: GMACFS.COM Dec 11 2019 08:03:00 G M A C, Po Box 535160, Pittsburgh, PA 15253-5160
13900124 E-mail/Text: paparalegals@pandf.us Dec 11 2019 03:19:24 Patenaude & Felix, A.P.C.,
Re: Gregg L. Morris, Esquire, 213 East Main Street, Carnegie, PA 15106
14156327 E-mail/Text: peritus@ebn.phinsolutions.com Dec 11 2019 03:19:23
PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
13935848 E-mail/Text: ecfbankruptcy@progleasing.com Dec 11 2019 03:18:48 NPRT0 North-East, LLC,
10619 South Jordan Gateway, #100, South Jordan, Utah 84095
13900127 EDI: DRIV.COM Dec 11 2019 08:03:00 Santander Consumer Usa, Attention: Bankruptcy Dept.,
PO box 560284, Dallas, TX 75356-0284

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of McKees Rocks
cr Duquesne Light Company
cr PNC BANK, NATIONAL ASSOCIATION
cr Sto-Rox School District
cr* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419

TOTALS: 4, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dkam
Form ID: 3180W

Page 2 of 2
Total Noticed: 30

Date Rcvd: Dec 10, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
Bryan P. Keenan on behalf of Debtor William Martin, Jr. keenan662@gmail.com,
melindap662@gmail.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of McKees Rocks jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Sto-Rox School District jhunt@grblaw.com,
cnoroski@grblaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8